

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert Cotte
Debtor

Case No. 13-00362-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AGarner
Form ID: 3180W

Page 1 of 2
Total Noticed: 30

Date Rcvd: May 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2018.

db
4312636 Robert Cotte, 88 Pocono Mountain Lake Estates, Bushkill, PA 18324
+Berkheimer Associates, agent for Lehman Twp, & East Stroudsburg ASD,
50 North Seventh Street, Bangor, PA 18013-1731
4250960 +Con Ed of NY, Van Ru Credit, 10024 Skokie Blvd, Skokie, IL 60077-9944
4250964 Eleanor M. Williams, 88 Pocono Mountain Lake Estates, Bushkill, PA 18324
4258916 +FORD MOTOR CREDIT COMPANY, C/O SKLAR ~ MARKIND, 102 BROWNING LANE, BLDG G, SUITE 1,
CHERRY HILL NJ 08003-3195
4250967 +HSBC, c/o Commonwealth Financial, 120 N. Keyser Ave, Scranton, PA 18504-9701
4250969 HSBC Card Services, PO Box 71104, Charlotte, NC 28272-1104
4250970 +National Credit & Adjustors, 327 W. 4th Street, Hutchinson, KS 67501-4842
4250973 PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820
4260832 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
4250971 PennyMac Loan Services, LLC, PO Box 660929, Dallas, TX 75266-0929
4250972 +Pike County Probation Dept, 506 Broad Street, Milford, PA 18337-1539
4250975 Roseann E Vanwhy, RR2 Box 123, Bushkill, PA 18324
4250976 +T-Mobile, 15 Union St, Lawrence, MA 01840-1866
4250977 +Vacation Charters LTD, PO Box 647, Lake Harmony, PA 18624-0647

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4254460 EDI: AIS.COM May 09 2018 23:08:00 American InfoSource LP as agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
4250958 EDI: CBCSI.COM May 09 2018 23:08:00 Applied Card Bank, c/o CBCS, PO Box 1810,
Columbus, OH 43216-1810
4250959 +EDI: CAPITALONE.COM May 09 2018 23:03:00 Capital One, PO Box 30253,
Salt Lake City, UT 84130-0253
4264947 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 09 2018 19:17:35
Commonwealth of Pennsylvania Department of Revenue, PO Box 280946, Bankruptcy Division,
Harrisburg, PA 17128-0946
4276101 +EDI: CRFRSTNA.COM May 09 2018 23:03:00 Credit First NA, PO Box 818011,
Cleveland, OH 44181-8011
4250961 EDI: CRFRSTNA.COM May 09 2018 23:03:00 Credit First NA/Firestone, PO Box 81083,
Cleveland, OH 44181
4250962 EDI: RCSFNBMARIN.COM May 09 2018 23:03:00 Credit One Bank, PO Box 60500,
City Of Industry, CA 91716-0500
4250966 EDI: FORD.COM May 09 2018 23:08:00 Ford Motor Credit Corporation,
National Bankruptcy Center, PO Box 537901, Livonia, MI 48153
4250965 EDI: AMINFOFP.COM May 09 2018 23:09:00 First Premier Bank, PO Box 5519,
Sioux Falls, SD 57117-5519
4250968 +EDI: HFC.COM May 09 2018 23:03:00 HSBC Card Services, ATTN: Bankruptcy, PO Box 5213,
Carol Stream, IL 60197-5213
4321000 EDI: RESURGENT.COM May 09 2018 23:09:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4309282 E-mail/Text: bankruptcynotice@nymcu.org May 09 2018 19:18:05 MUNICIPAL CREDIT UNION,
LOSS PREVENTION/COLLECTIONS DEPT., 22 CORTLANDT STREET 24 FL, NEW YORK, NY 10007
4324360 EDI: PRA.COM May 09 2018 23:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4285062 +E-mail/Text: csidl@sbcglobal.net May 09 2018 19:18:06 Premier Bankcard/Charter,
P.O. Box 2208, Vacaville, CA 95696-8208
4250974 +E-mail/Text: egssupportservices@alorica.com May 09 2018 19:17:58 Progressive Insurance,
c/o NCO Financial, 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
4250963 ##+Creditech, PO Box 130, Bangor, PA 18013-0130

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor PennyMac Mortgage Investment Trust Holdings I, LLC by
PennyMac Loan Services, LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Leslie J Rase on behalf of Creditor PennyMac Holdings, LLC fka PennyMac Mortgage Investment
Trust Holdings I, LLC, by PennyMac Loan Services, LLC, its Servicing Agent pabk@logs.com,
lerase@logs.com
Leslie J Rase on behalf of Creditor PennyMac Loan Services, LLC pabk@logs.com,
lerase@logs.com
Thomas I Puleo on behalf of Creditor PennyMac Mortgage Investment Trust Holdings I, LLC by
PennyMac Loan Services, LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vern S. Lazaroff on behalf of Debtor 1 Robert Cotte pabankruptcy@vernlazaroff.com,
r39899@notify.bestcase.com
William Edward Miller on behalf of Creditor PennyMac Holdings, LLC fka PennyMac Mortgage
Investment Trust Holdings I, LLC, by PennyMac Loan Services, LLC, its Servicing Agent
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 8

Information to identify the case:

Debtor 1 **Robert Cotte**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:13-bk-00362-JJT**

Social Security number or ITIN **xxx-xx-6129**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Cotte

May 9, 2018

By the
court:



Honorable John J. Thomas
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.